

**Table I.C.3.a(2005) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.3%	15.6%	19.8%	22.5%	17.5%	17.1%	18.0%	18.4%
Industry group **								
Agric., fish., forest.	9.5% *	3.0% *	11.8% *	12.1% *	2.7% *	24.9%	8.5% *	11.6% *
Mining and manufacturing	18.1%	13.4%	22.6%	23.0%	17.0%	15.8%	18.7%	18.0%
Construction	21.7%	19.7%	17.0%	28.4%	18.4%	25.2%	22.2%	20.7%
Utilities and transp.	15.9%	7.6% *	18.2% *	33.8%	17.0%	12.7%	23.5%	14.2%
Wholesale trade	16.8%	17.7% *	18.1%	15.9%	15.8%	17.2%	16.2%	17.2%
Fin. svcs. and real estate	19.0%	24.0%	21.1%	15.1%	19.6%	18.5%	20.9%	18.6%
Retail trade	25.3%	17.1%	30.7%	28.3%	26.5%	23.4%	24.4%	25.8%
Professional services	16.1%	11.1%	12.9%	25.4%	14.9%	14.2%	14.1%	16.5%
Other services	19.5%	14.5%	21.3%	18.0%	19.1%	21.5%	17.2%	20.6%
Ownership								
For profit, incorporated	20.5%	17.4%	21.7%	26.4%	19.1%	18.5%	20.5%	20.4%
For profit, unincorporated	16.6%	13.4%	17.3%	17.3%	20.1%	16.1%	14.2%	18.5%
Nonprofit	13.3%	6.8% *	8.1% *	11.6%	14.3%	14.0%	8.4%	14.1%
Age of firm								
Less than 5 years	20.3%	27.5%	14.0% *	18.8%	16.7% *	15.7% *	22.4%	16.2%
5-9 years	22.9%	17.3%	20.8% *	31.1%	21.9%	14.7%	19.6%	28.5%
10-19 years	19.9%	16.0%	20.4%	23.0%	21.8%	15.7%	18.6%	21.0%
20 or more years	18.2%	11.8%	20.1%	21.7%	16.2%	18.6%	17.0%	18.7%
Unknown	15.8%	.	.	14.8% *	16.3% *	15.8%	8.4% *	15.9%
Multi/single status								
2 or more locations	17.2%	6.9% *	36.4%	20.2%	15.3%	17.2%	22.8%	17.0%
1 location only	19.8%	15.6%	18.8%	23.4%	20.4%	14.9%	17.6%	23.1%
Percent full-time employees								
Less than 25%	15.9%	12.8% *	3.9% *	17.1% *	19.0%	17.6% *	14.9%	16.6%
25-49 %	22.6%	22.8%	30.5%	29.6%	17.4%	17.0%	29.3%	17.7%
50-74 %	16.2%	15.2%	14.9%	18.9%	16.5%	15.7%	17.1%	15.9%
75% or more	18.5%	15.3%	20.1%	22.7%	17.7%	17.3%	17.5%	18.9%
Union presence								
No union employees	18.9%	15.0%	20.0%	20.0%	19.2%	19.1%	18.0%	19.5%
Has union employees	16.7%	17.3% *	17.0% *	55.7%	10.1%	14.6%	18.4%	16.6%
Unknown	16.3%	43.3% *	24.2% *	7.6% *	17.8% *	15.7%	21.4% *	16.0%
Percent low wage employees								
50% or more low wage	23.9%	16.1%	20.7%	33.6%	15.4%	24.7%	18.6%	26.0%
Less than 50% low wage	17.3%	15.5%	19.7%	19.5%	17.9%	16.0%	17.9%	17.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.a(2005) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.77%	1.41%	1.99%	1.41%	0.52%	0.74%	0.75%
Industry group **								
Agric., fish., forest.	5.76%*	1.31%*	4.58%*	4.66%*	6.77%*	7.08%	3.52%*	7.09%*
Mining and manufacturing	1.52%	3.23%	5.85%	3.87%	2.55%	1.77%	3.73%	1.54%
Construction	2.22%	4.17%	3.27%	5.50%	5.16%	5.99%	2.41%	3.54%
Utilities and transp.	2.91%	6.17%*	6.41%*	7.52%	4.81%	2.69%	5.46%	2.79%
Wholesale trade	1.88%	6.18%*	4.74%	2.70%	3.06%	1.14%	3.44%	1.24%
Fin. svcs. and real estate	0.92%	4.92%	6.02%	2.68%	2.31%	0.68%	3.54%	0.63%
Retail trade	0.71%	3.57%	3.46%	2.56%	2.81%	1.28%	1.81%	0.98%
Professional services	1.45%	1.08%	1.47%	3.94%	1.38%	1.01%	1.14%	1.61%
Other services	1.23%	3.56%	6.09%	2.99%	3.89%	1.15%	2.16%	1.29%
Ownership								
For profit, incorporated	1.09%	2.94%	1.76%	3.27%	1.43%	0.64%	1.06%	1.19%
For profit, unincorporated	1.20%	2.15%	3.92%	4.80%	3.46%	1.64%	1.23%	1.78%
Nonprofit	1.23%	2.45%*	3.69%*	3.41%	2.31%	1.58%	1.33%	1.43%
Age of firm								
Less than 5 years	3.20%	6.71%	7.99%*	4.65%	6.23%*	6.14%*	4.60%	3.33%
5-9 years	2.00%	2.45%	7.26%*	4.47%	3.41%	2.81%	2.75%	4.95%
10-19 years	1.21%	2.71%	3.65%	2.46%	2.38%	1.29%	2.02%	1.59%
20 or more years	0.78%	1.77%	1.88%	2.28%	1.56%	0.66%	1.20%	0.85%
Unknown	0.78%	.	.	5.98%*	5.30%*	0.85%	4.68%*	0.82%
Multi/single status								
2 or more locations	0.46%	2.63%*	6.37%	1.75%	1.41%	0.53%	2.71%	0.51%
1 location only	1.66%	1.78%	1.71%	3.08%	1.88%	2.82%	0.97%	3.19%
Percent full-time employees								
Less than 25%	2.55%	5.29%*	7.68%*	5.30%*	4.34%	5.85%*	3.43%	3.62%
25-49 %	2.53%	5.06%	7.26%	5.34%	4.97%	2.06%	4.65%	2.31%
50-74 %	0.89%	2.37%	2.70%	3.60%	3.49%	0.92%	2.05%	1.68%
75% or more	0.86%	2.06%	1.72%	2.19%	1.64%	0.61%	0.83%	1.02%
Union presence								
No union employees	0.74%	1.59%	1.45%	1.77%	1.67%	0.76%	0.67%	1.03%
Has union employees	3.19%	5.46%*	7.33%*	12.92%	1.38%	1.18%	3.15%	3.27%
Unknown	1.50%	13.78%*	7.73%*	6.49%*	7.43%*	1.21%	6.84%*	0.97%
Percent low wage employees								
50% or more low wage	2.61%	3.26%	5.10%	5.67%	2.20%	1.89%	2.47%	3.31%
Less than 50% low wage	0.74%	2.17%	1.62%	2.14%	1.56%	0.56%	0.89%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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